Financial Generosity 1:1

How do you think about how much to give and where to give, financially?

Read 1 Timothy 6:17-19, Matthew 6:19-34, Mark 12:41-44

What reasons do you have not to give? How might these Scriptures address those issues?

Read the following sets of Scripture and after each set, discuss: what did we just learn about the heart of God?

1) Matthew 25:31-46, James 1:27
2) Philippians 3:18, Romans 10:13-15
3) 1 John 3:16-18

Read Leviticus 23:22

Generosity requires intentionality and planning; we won’t give on accident. Help them make a budget and talk about how they can give to each of the causes listed above:
- The poor, orphan, widow, etc. (Ex: World Vision)
- The spreading of the gospel. (Ex: FOCUS, their church, supporting a missionary)
- The needs they encounter (Ex: If they decide to give 10%, they could give 8% to the causes listed above and save 2% to respond to the needs around them as they arise)

Use the budget worksheet on the following page to help them allocate all of their finances and figure out how much is reasonable to give. Share with them where you give and how much.

Read 2 Corinthians 9:7

Pray for eyes and ears that are looking out for the needs around you and for hearts that are eager to give.
# Budget Worksheet

## Income:
- Earned income from job: $_______
- Income from parents: $_______
- Living expenses income from student loans (not counting what goes directly toward tuition): $_______
- Living expenses income from grants/scholarships: $_______

**Total Monthly Gross Income**: $_______

**Total After Taxes** (usually 85-90% of your gross income): $_______

## Housing/Living Expenses
- Rent: $_______
- Food/Groceries: $_______
- Utilities:
  - Electricity: $_______
  - Gas: $_______
  - Water: $_______
  - Cable/Internet: $_______

**Total Housing/Living Expenses**: $_______

## Transportation
- Car payment
- Gas
- Car insurance
- Car or bike maintenance

**Total Transportation**: $_______

## Debt (credit cards and debt to be paid back now, not counting student loans)
- Creditor #1: Total Owed: $_______ per month
- Creditor #2: Total Owed: $_______ per month

**Total Debt**: $_______

## School
- Tuition (only count what you pay out of pocket, not what gets automatically paid from student loans): $_______
- Books/supplies

**Total School**: $_______

## Personal/Miscellaneous
- Cell Phone: $_______
- Toiletries: $_______
- Clothing: $_______
- Haircuts: $_______
- Gifts: $_______

**Total Personal/Miscellaneous**: $_______
Entertainment.............................................................................................................$___________
Other ..................................................................................................................$___________
Other ..................................................................................................................$___________
Other ..................................................................................................................$___________
Total....................................................................................................................$___________

Giving
Church................................................................................................................$___________
Other..................................................................................................................$___________
Total....................................................................................................................$___________

Saving
General savings...............................................................................................$___________
Retirement Fund..............................................................................................$___________
Total....................................................................................................................$___________

Monthly Expense Totals
Housing/Living
Expenses.........................................................................................................$___________
Transportation.................................................................................................$___________
Debt....................................................................................................................$___________
School...............................................................................................................$___________
Personal/Miscellaneous....................................................................................$___________
Giving................................................................................................................$___________
Saving...............................................................................................................$___________

Total Expenses (You want this to be as close to your income after taxes as possible without going over. If you have excess money, consider saving more or giving it away!)
.........................................................................................................................$___________

Someone I can share this budget with to help keep me accountable: _________________